

## Document Detail

**Doc Type:** DEED **#Page:**  
**Type Code:** D1B **Instr #:** 199710230397  
**Rec Date/Time:** 1997-10-23 @ 11:58:01 AM **Routing:** V  
**Book Type:** D **Book/Page:** 10922 / 8068  
  
**Dwelling Type:**  
**Consideration:** \$80,000.00  
**Transfer Tax#:**  
**Legal Desc:** CTON 36 12/8 S200A+ C1279

## Document Return Info:

**City:** **State:** **Zip:**

## Parties

**GRANTOR:**

addr.

CONNORS ROBERT R

**GRANTEE:**

GARBO JOSEPH P

MCKENZIE KIM M

## Lot/Block List

**Long Legal 1:** **Town:** **Address:** **Prop**

CTON 36 12/8 S200A+ C1279

1	CTON
2	99 ILION ST





## Document Detail

**Doc Type:** DEED #Page  
**Type Code:** DEED **Instr #:** 2021097069  
**Rec Date/Time:** 2021-05-20 @ 09:35:11 AM **Routing:** V  
**Book Type:** D **Book/Page:** 11380 / 4154  
**Dwelling Type:** 1-3 FAMILY (A,B)  
**Consideration:** \$1.00  
**Transfer Tax#:** TT2020021370  
**Legal Desc:** CTON 36 12/8 S200A PS200 C1279

**Document Return Info:** KIM GARBO  
99 ILION ST

**City:** TONAWANDA

**State:** N **Zip:** 14150

## Parties

**GRANTOR:**

addr.

GARBO JOSEPH P

**GRANTEE:**

GARBO KIM M

## Lot/Block List

**Long Legal 1:**

**Town:**

**Address:**

**Prop:**

99 ILION ST 14150

Tonawanda

[View](#)

53.30-4-28	103 Ellen St			
Orlando Louis M	210 1 Family Res			VETWAR C
Orlando Joanne M	Tonawanda City 141600	14,100		ENE STAR
103 Ellen	1017ft E Delaware Gl 36	101,900		COUNTY
Tonawanda, NY 14150	L 200b B1 A			CITY
	45 X 120			SCHOOL
	FRNT 45.00 DPTH 120.00			
	BANK 817			
	EAST-1071296 NRTH-1094530			
	DEED BOOK 11233 PG-4532			
	FULL MARKET VALUE	117,400		

53.30-4-29	99 Ellen St			
Garbo Joseph P	210 1 Family Res			BAS STAR
Garbo Kim M	Tonawanda City 141600	18,000		COUNTY
99 Ellen St	951pt98 F: E Delaware Gl 36	139,000		CITY
Tonawanda, NY 14150	Ppl 200&200 A B1 A			SCHOOL
	60 X 120			16000
	FRNT 60.00 DPTH 120.00			
	BANK 100			
	EAST-1071344 NRTH-1094530			
	DEED BOOK 10922 PG-08068			
	FULL MARKET VALUE	161,600		

53.30-4-30	89 Ellen St			
Vicari Sally A	210 1 Family Res			BAS STAR
89 Ellen St	Tonawanda City 141600	21,000		COUNTY
Tonawanda, NY 14150	871pt98ft E Delaware Gl 36	130,000		CITY
	Ppl 198&200 B1 A L 199			SCHOOL
	80 X 120			
	FRNT 80.00 DPTH 120.00			
	EAST 1071275 NRTH-1094530			
	DEED BOOK 11173 PG-1019			
	FULL MARKET VALUE	151,200		



☐ Presumption of Undue Hardship  
☒ No Presumption of Undue Hardship  
(Check box as directed in Part D: Debtor's Statement  
in Support of Reaffirmation Agreement.)

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN District of NEW YORK**

In re KIM M. GARBO,  
Debtor

Case No. 21-11053  
Chapter 7

**REAFFIRMATION AGREEMENT**

*[Indicate all documents included in this filing by checking each applicable box.]*

- ☒ Part A: Disclosures, Instructions, and Notice to Debtor (pages 1 - 5)  
☒ Part B: Reaffirmation Agreement  
☒ Part C: Certification by Debtor's Attorney  
☒ Part D: Debtor's Statement in Support of Reaffirmation Agreement  
☐ Part E: Motion for Court Approval

*[Note: Complete Part E only if debtor was not represented by an attorney during the course of negotiating this agreement. Note also: If you complete Part E, you must prepare and file Form 2400C ALT - Order on Reaffirmation Agreement.]*

**Name of Creditor:** THE SUMMIT FEDERAL CREDIT UNION

- ☒ *[Check this box if]* Creditor is a Credit Union as defined in §19(b)(1)(a)(iv) of the Federal Reserve Act

**PART A: DISCLOSURE STATEMENT, INSTRUCTIONS AND NOTICE TO DEBTOR**

**1. DISCLOSURE STATEMENT**

***Before Agreeing to Reaffirm a Debt, Review These Important Disclosures:***

**SUMMARY OF REAFFIRMATION AGREEMENT**

This Summary is made pursuant to the requirements of the Bankruptcy Code.

**AMOUNT REAFFIRMED**

The amount of debt you have agreed to reaffirm: \$ 90639.74

***The amount of debt you have agreed to reaffirm includes all fees and costs (if any) that have accrued as of the date of this disclosure. Your credit agreement may obligate you to pay additional amounts which may come due after the date of this disclosure. Consult your credit agreement.***





## Document Detail

**Doc Type:** TRANSCRIPT **#Pages:** 2  
**Type Code:** 100 **Instr #:** 2020017545  
**Rec Date/Time:** 2020-01-23 @ 09:19:07 **Routing:** V  
**Book Type:** Q **Book/Page:** 329 / 696  
  
**Lwr Court Ref#:** CV-00192-19/TO **Judgment Amt:** \$3,310.63  
**Where Perfected:** ERIE **Court:** CTY TONAW  
**Rendered Date:** 12/20/2019 **Old File#:**

## Parties

### DEFENDANT:

addr.

GARBO JOSEPH P  
99 ILION ST  
TONAWANDA, NY 14150

### PLAINTIFF:

DISCOVER BANK  
2500 LAKE COOK RD  
RIVERWOODS, IL 60015

### ATTORNEY:

KIRSCHENBAUM&PHILLIPS PC  
40 DANIEL ST STE 7 POB 9000  
FARMINGDALE, NY 11735-9000

## Linked Documents

[Type](#) - [Book/Page](#) - [Instr#](#)  
[123 - K/659/9297 - 2021121783](#)

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